

Fill in this information to identify the case:

Debtor 1 Robert Khan

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 19-11360

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: **THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23** Court claim no. **4-2** (if known):

Last 4 digits of any number you use to identify the debtor's account: **4795**

Date of payment change: **06/01/2020**  
Must be at least 21 days after date of this notice

New total payment: **\$565.97**  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: **\$264.53**

New escrow payment: **\$297.16**

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Robert Khan Case number (if known) 19-11360  
First Name Middle Name Last Name

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton Date 04/24/2020  
Signature

Print: Julian Cotton Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 24th day of April, 2020.

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 19-11360)**

Debtor  
Robert Khan  
209 Oley Street  
Reading, PA 19601

Attorney  
BRENNNA HOPE MENDELSON  
Mendelsohn & Mendelsohn, PC  
637 Walnut Street  
Reading, PA 19601

Trustee  
SCOTT F. WATERMAN (Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

ROLANDO RAMOS-CARDONA  
Office of Scott F. Waterman, Trustee  
2901 St. Lawrence Avenue  
Suite 100  
Reading, PA 19606-4010

US Trustee  
United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

(800) 561-4567 FAX: (949) 517-5220

ROBERT KHAN  
209 OLEY STREET  
READING

PA 19601

DATE: 03/13/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL, 2019 AND ENDING MARCH, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL, 2019 IS ---

PRIN & INTEREST	268.81
ESCROW PAYMENT	264.53
TOTAL	533.34

-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
MONTH	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION
						STARTING BALANCE	== >	
APR	264.53	264.53	1209.66	COUNTY TAX	1209.66	COUNTY TAX	1587.21	6311.06-
MAY	264.53 *						642.08	7256.19-
JUN	264.53	264.53					906.61	7256.19-
JUL	264.53 *						1171.14	6991.66-
AUG	264.53 *						1435.67	6991.66-
SEP	264.53 *		855.73	SCHOOL TAX	855.73	SCHOOL TAX	1700.20	6991.66-
OCT	264.53 *						1109.00	7847.39-
NOV	264.53 *		1109.00 *	HAZARD INS	1227.00	HOMEOWNERS	1373.53	9074.39- ALP
DEC	264.53 *						529.06 TLP	9074.39-
JAN	264.53 *	605.98					793.59	9074.39-
FEB	264.53 *	605.98					1058.12	8468.41-
MAR	264.53		E				1322.65	7862.43-
TOT	3174.36	1741.02	3174.39			3292.39	1587.18	7862.43-

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$529.06. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$9,074.39-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

04/17	\$302.99	05/17	\$302.99	06/17	\$7,198.34 *
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\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING JUNE, 2020 AND ENDING MAY, 2021.

----- PROJECTED PAYMENTS FROM ESCROW - JUNE, 2020 THROUGH MAY, 2021 -----			
HOMEOWNERS INSU	1,227.00		
COUNTY TAX	1,209.66		
SCHOOL TAX	855.73		
TOTAL	3,292.39		
PERIODIC PAYMENT TO ESCROW	274.36	(1/12 OF "TOTAL FROM ESCROW")	

----- PROJECTED ESCROW ACTIVITY - JUNE, 2020 THROUGH MAY, 2021 -----					
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL	STARTING BALANCE	== >	
JUN, 20	274.36			711.66	985.29
JUL, 20	274.36			986.02	1,259.65
AUG, 20	274.36			1,260.38	1,534.01
SEP, 20	274.36	855.73	SCHOOL TAX	1,534.74	1,808.37
OCT, 20	274.36			953.37	1,227.00
NOV, 20	274.36	1,227.00	HOMEOWNERS INSU	1,227.73	1,501.36
DEC, 20	274.36			275.09 ALP	548.72 RLP
JAN, 21	274.36			549.45	823.08
FEB, 21	274.36			823.81	1,097.44
MAR, 21	274.36			1,098.17	1,371.80
APR, 21	274.36	1,209.66	COUNTY TAX	1,372.53	1,646.16
MAY, 21	274.36			437.23	710.86
				711.59	985.22

\*\*\*\* CONTINUED ON NEXT PAGE \*\*\*\*

\*\*\*\* CONTINUATION \*\*\*\*

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
LESS THAN THE REQUIRED LOW POINT BALANCE (RLP),  
THEN THERE IS AN ESCROW SHORTAGE....

THE ESCROW SHORTAGE IS.... 273.63- \*

\* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT  
WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM June 1, 2020.

IF YOU CHOOSE TO PAY THE ESCROW SHORTAGE IN FULL IN A LUMP SUM PRIOR TO THE EFFECTIVE PAYMENT DATE, YOUR MONTHLY  
PAYMENT WILL BE REDUCED BY THE MONTHLY SHORTAGE PAYMENT AMOUNT.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$93.95.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	268.81 *
ESCROW PAYMENT	274.36
SHORTAGE PYMT	22.80

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/20 ==> 565.97

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$529.06.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$548.72.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

<b>Escrow payments up to escrow analysis effective date:</b>				
10/17	\$302.99	11/17	\$302.99	12/17 \$9,083.82*
<b>Escrow disbursements up to escrow analysis effective date:</b>				
04/20	\$1,209.66	COUNTY TAX		

**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy  
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending  
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely  
provides informational notice regarding the status of the loan. If you are represented by  
an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments,  
or other defaults on your account may be reflected in your credit report. As required by law,  
you are hereby notified that a negative credit report reflecting on your credit record may be  
submitted to a credit reporting agency if you fail to fulfill the terms of your credit  
obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and  
any information obtained will be used for that purpose. This notice is required by the  
provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting  
to collect money from anyone who has discharged the debt under the bankruptcy laws of the  
United States.

**HUD COUNSELOR INFORMATION**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership  
counselors or counseling organizations in your area by calling the HUD nationwide toll-free  
telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or  
by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit  
applicants on the basis of race, color, religion, national origin, sex, marital status, or age  
(provided the applicant has the capacity to enter into a binding contract); because all or part  
of the applicant's income derives from any public assistance program; or because the applicant  
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal  
Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the  
Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.